

05/04/01

Please type a plus sign (+) inside this box

Approved for use through 10/31/2002. OMB 0651-0092
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**UTILITY
PATENT APPLICATION
TRANSMITTAL**

Only for new nonprovisional applications under 37 CFR 1.63(b)

05/07/01

PTO/SB/05 (11-00)

Attorney Docket No.	1031/1
First Inventor	Robert Miles Saunders
Title	INVESTMENT STYLE LIFE INSURANCE PRODUCT THAT...
Express Mail Label No.	EK973404235US

JC 997 U.S. PTO
09/849297
05/04/01**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmitted Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for the processing)
2. Applicant claims small entity status.
See 37 CFR 1.27.
3. Specification (Total Pages 27)
(preferred arrangement set forth below)
 - Descriptive title of the invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed Sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 U.S.C. 113) (Total Sheets 5)
5. Oath or Declaration (Total Pages 3)
 - a. Newly executed (original or copy)
 - b. Copy from prior application (37 CFR 1.83(d))
(for continuation/divisional with Box 18 completed)
6. Application Data Sheet. See 37 CFR 1.76

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prior application No.: /

Prior application Information: Examiner _____

Group / Art Unit _____

For CONTINUING OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS Customer Number or Bar Code Label  or Correspondence address below

(Insert Customer No. or Bar Code Label here)

Name	27774		
PATENT TRADEMARK OFFICE			
Address			
City	State	Zip Code	
Country	Telephone		Fax

Name (Print/Type) Michael P. Farhert

Registration No. (Attorney/Agent)

35,141

Signature

Date

5/4/01

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

\$702.00

Complete if Known

Application Number	Unassigned
Filing Date	Filed Early with
First Named Inventor	Robert Miles Saunders
Examiner Name	Unassigned
Group Art Unit	Unassigned
Attorney Docket No.	1831/1

METHOD OF PAYMENT

1. The Commissioner is hereby authorized to charge indicated fee and credit any overpayments to:Deposit Account Number **50-1047**Deposit Account Name **Mayer Fortikort & Williams** Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17 Applicant claims small entity status. See 37 CFR § 1.272. Payment Enclosed: Check Credit card Money Order Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
101 710	201 355	Utility filing fee	355.00
106 320	208 160	Design filing fee	
107 480	207 245	Plant filing fee	
108 710	208 355	Reissue filing fee	
114 150	214 75	Provisional filing fee	
SUBTOTAL (1)			\$355.00

2. EXTRA CLAIM FEES

Extra Claims	Fee from below	Fee Paid
Total Claims 23	-20** = 3	X 9.00 = 27.00
Independent Claims 10	-3** = 7	X 40.00 = 280.00
Multiple Dependent:		

Large Entity Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description
103 18	203 9	Claims in excess of 20
102 80	202 40	Independent claims in excess of 3
104 270	204 135	Multiple dependent claim, if not paid
109 80	209 40	** Reissue Independent claims over original patent
110 18	210 9	** Reissue claims in excess of 20 and over original patent
SUBTOTAL (2)		\$367.00

*For number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 85	Surcharge - late filing fee or oath	
127 60	227 25	Surcharge - late provisional filing fee or cover sheet	
138 130	138 130	Non - English specification	
147 2,520	147 2,520	For filing a request for ex parte reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 390	218 195	Extension for reply within second month	
117 880	217 445	Extension for reply within third month	
118 1,380	218 895	Extension for reply within fourth month	
120 1,880	228 845	Extension for reply within fifth month	
119 310	219 155	Notice of Appeal	
120 310	220 155	Filing a brief in support of an appeal	
121 270	221 135	Request for oral hearing	
138 1,510	138 1,510	Petition to Institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,240	241 620	Petition to revive - unintentional	
142 1,240	242 620	Utility issue fee (or reissue)	
143 440	243 220	Design issue fee	
144 600	244 300	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Processing fee under 37 CFR § 1.17(q)	
126 180	126 180	Submission of Information Disclosure Statement	
581 40	581 40	Recording each patent assignment per property (times number of properties)	40.00
148 710	246 355	Filing a submission after final rejection (37 CFR § 1.129(a))	
148 710	249 355	For each additional invention to be examined (37 CFR § 1.129(b))	
179 710	279 355	Request for Continued Examination (RCE)	
169 900	189 900	Request for expedited examination of a design application	
Other fee (specify)			

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3)

\$40.00

Complete if applicable

Name (Print/Type)	Michael F. Fortikort	Registration No. (Attorney/Agent)	35,241	Telephone	703-435-9390
Signature	<i>Michael F. Fortikort</i>			Date	5/4/01

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)Applicant(s): **Robert Miles Saunders**

Docket No.

1031/1Serial No.
UnassignedFiling Date
Filed HerewithExaminer
UnassignedGroup Art Unit
Unassigned**Invention: INVESTMENT STYLE LIFE INSURANCE PRODUCT THAT ALLOWS CONSUMER TO CONTROL
AND REPLACE INDIVIDUAL POLICY COMPONENTS**I hereby certify that this **New U.S. Patent Application***(Identify type of correspondence)*is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under
37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231on **5/4/01**
*(Date)***Marjorie Scariati***(Typed or Printed Name of Person Mailing Correspondence)*
*(Signature of Person Mailing Correspondence)***EK973404235US***("Express Mail" Mailing Label Number)*

Note: Each paper must have its own certificate of mailing.